

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants : Stewart Harris et al.  
Application No. : 09/755,591 Confirmation No. : 3838  
Filed : January 5, 2001  
For : SYSTEMS AND METHODS FOR MONITORING  
CREDIT OF TRADING COUNTERPARTIES  
Group Art Unit : 3691  
Examiner : Thu Thao Havan

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT/SUBMISSION**

Sir:

This is a response to the Office Action mailed May 3, 2007 in the above-identified application. Reconsideration of the application is respectfully requested. It is noted that the use of the word “we” hereinafter refers to Applicants.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 3 of the paper.

**Remarks/Arguments** begin on page 12 of this paper.

### **Fee Calculation**

Any additional claim fees have been calculated as follows:

	NO. CLAIMS AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR		EXTRA PRESENT		RATE	ADDIT. FEE
TOTAL	43	MINUS	44	* =	0	X	(\$25 SE or \$50)	\$0
INDEP.	4	MINUS	3	** =	1	X	(\$100 SE or \$200)	\$200
FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM						X	(\$180 SE or \$360)	\$0
* not less than 20    ** not less than 3								TOTAL \$200

The Commissioner for Patents is hereby authorized to charge Deposit Account No. 50-3938 in the amount of \$200.00 in connection with the additional claim fees. The Commissioner for Patents is hereby authorized to charge payment of any additional filing fees required under 37 C.F.R. § 1.16 in connection with the present application, or credit any overpayment of same to Deposit Account No. 50-3938.